

Richard Fernandez

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October 17, 2016

OCT 28 2016

Hon. Douglas P. Woodlock
U.S. District Court
John Joseph Moakley U.S. Courthouse
One Courthouse Way
Boston, Ma 02210

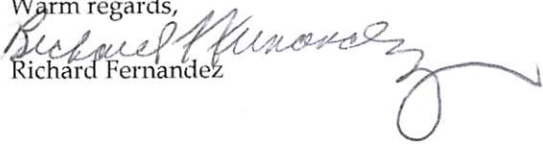
Ref: Edward J. Tutunjian

Dear Judge Woodlock,

Over the last 20 years I have gotten to know Ed from his dealing with financial organizations where I was employed as loan officer. We lent many millions of dollars to help him finance his different business opportunities including real estate, restaurants , a garage and taxi medallions. During this period, I found him to be an extremely hard worker, respectfully of his employees, willing to give opportunity to those seeking help and generous with his time in support of their endeavors.

While I acknowledge and am disappointed that Ed has violated the law, I have found him to be trustworthy, generous, decent, respectful and a good employer and a great person. He built his business by hard work over 40 plus years taking advantage of opportunities that became available. To me, he is part of the American Dream and I wish him well in the future.

Warm regards,


Richard Fernandez

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869 Broadway
Revere, Ma 02151

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